

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re U.S. Non-Provisional Application of

**Applicant:** Ifedayo UDIANI

**Confirmation No.:** 1464

**Application No.:** 10/673,754

**Group Art Unit:** 4124

**Title:** The Simplified Internet Payment,  
Security, & Tax Administration Protocol  
(SIPSTAP)

**Examiner:** Mary M. GREGG

**A. F. Amendment**  
**Do Not Enter**

**Mail Stop: Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

/M.G./

07/28/2009

**AMENDMENT AND REPLY**

Honorable Commissioner:

In response to the Final Office Action mailed April 30, 2009 and further to the telephonic interview Applicant conducted with Examiner Gregg on July 22, 2009, Applicant proposes that this application be amended as indicated in the following pages.

Applicant thanks the examiner for her comments extended during the interview and as discussed now submits this amendment. This response is timely and no extension of time fee is believed due.

**Amendments to the Claims** are made on pages 2-4 of this document.

**Remarks** begin on page 5.